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Fill in this in	formation to ide	entify your case:		
Debtor 1	Gwendolyn B	s. McPherson		
	First Name	Middle Name	Lasí Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States I	Bankruptcy Court fo	or the: Eastern District of Vir	ginia	
Case number	19-7324.1 (If known)			

CLERK
US BANKRUPTCY COURT
NORFOLK DIVISION 2019 SEP 16 A 9: 13 Check if this is an

12/15

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

	Your assets
	Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$
1b Copy line 62, Total personal property, from Schedule A/B	\$19,100.00
1c Copy line 63, Total of all property on Schedule A/B	\$ 19,100.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D ⁻ Creditors Who Have Claims Secured by Property (Official Form 106D)	•
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule	\$17,479.80
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$6,042.41
3b Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	
Your total	\$65,164.42
art 3: Summarize Your Income and Expenses	
Schedule J. Your Income (Official Form 106I)	
	\$1,710.00
Copy your combined monthly income from line 12 of Schedule I	

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Deb	otor 1	Gwendolyn B. McPherson First Name Middle Name Last Name	se number (if known) 19-73241	
		Last Name		
Pa	rt 4:	Answer These Questions for Administrative and Statistical Records		
6.	Are yo	ou filing for bankruptcy under Chapters 7, 11, or 13?		
	☐ No ☑ Ye	 You have nothing to report on this part of the form. Check this box and submit this forms 	rm to the court with your other	r schedules.
7	What I	rind of debt do you have?		
	☑ Yo far	our debts are primarily consumer debts. Consumer debts are those "incurred by an nily, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purpos	individual primarily for a perso ses. 28 U.S.C. § 159.	nal,
	☐ Yo this	our debts are not primarily consumer debts. You have nothing to report on this part is form to the court with your other schedules.	of the form. Check this box ar	nd submit .
8.	From 1	the Statement of Your Current Monthly Income: Copy your total current monthly inc 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	come from Official	\$1,000.00
9	Сору (the following special categories of claims from Part 4, line 6 of Schedule E/F:	Total claim	
	Fron	n Part 4 on Schedule E/F, copy the following:		
	9a. Do	nmestic support obligations (Copy line 6a.)	\$	
	9b. Ta	ixes and certain other debts you owe the government. (Copy line 6b.)	\$545.00	
	9c. Cla	aims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	
	9d. Sti	udent loans. (Copy line 6f.)	\$22,896.63	
	9e. Ot pri	oligations arising out of a separation agreement or divorce that you did not report as iority claims. (Copy line 6g.)	\$	
	9f. De	ebts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$	1
	9g To	otal. Add lines 9a through 9f.	\$23,441.63	

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Fill in this information to identify your case and this	filing:		
Debtor 1 Gwendolyn B. McPherson			
First Name Middle Name Debtor 2	Last Name		
(Spouse, if filing) First Name Middle Name United States Bankruptcy Court for the: Eastern District of V	Last Name		
Case number 19-73241	ilginia		
Case number			Check if this is an
			amended filing
Official Form 106A/B			
Schedule A/B: Property	y		12/15
1 Do you own or have any legal or equitable interes	te and accurate as possible. If two married people ore space is needed, attach a separate sheet to thi er every question. Land, or Other Real Estate You Own or Hav	e are filing together, bot s form. On the top of a e an Interest In	th are equally
☑ No. Go to Part 2.			
Yes. Where is the property?	What is the property? Check all that apply. ☐ Single-family home	Do not deduct secured cla the amount of any secured Creditors Who Have Clain	d claims on Schedule D:
Street address, if available, or other description	☐ Duplex or multi-unit building☐ Condominium or cooperative	Current value of the	Current value of the
	☐ Manufactured or mobile home ☐ Land	entire property?	portion you own?
•	☐ Investment property	\$	\$
City State ZIP Code	☐ Timeshare ☐ Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
	Who has an interest in the property? Check one.		
	Debtor 1 only Debtor 2 only		
County	Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
	At least one of the debtors and another Other information you wish to add about this it	(see instructions)	
	property identification number:		
If you own or have more than one, list here:	What is the property? Check all that apply.		
	Single-family home	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
1.2. Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Clair	ns Secured by Property.
	Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
	Land	\$	\$
City State ZIP Code	☐ Investment property ☐ Timeshare ☐ Other	Describe the nature of interest (such as fee	simple, tenancy by 🐪
	Who has an interest in the property? Check one	the entireties, or a life	o counce, il kilowii.
	Debtor 1 only		
County	Debtor 2 only	D	_
	☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another	(see instructions)	mmunity property
	Other information you wish to add about this ite property identification number:		

Official Form 106A/B

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Debtor 1			Case number (##		- 1
	First Name Middle	Name Last Name			
	•				
			What is the property? Check all that apply.	Do not deduct secured cla	
1.3.			Single-family home	the amount of any secure Creditors Who Have Clair	
	Street address, if available	e, or other description	Duplex or multi-unit building		
			☐ Condominium or cooperative	Current value of the	
			Manufactured or mobile home	entire property?	portion you own?
			☐ Land	\$	S
			☐ Investment property		
	City	State ZIP Code	☐ Timeshare	Describe the nature of	of your ownership
			☐ Other	interest (such as fee	simple, tenancy by
				the entireties, or a life	а езтате), іт кломп.
			Who has an interest in the property? Check one		·····
			Debtor 1 only		
	County		Debtor 2 only		
			Debtor 1 and Debtor 2 only	Check if this is co	mmunity property
			At least one of the debtors and another	(see instructions)	• • • •
			Other information you wish to add about this ite		
				•	
Add	the dollar value of the r	ortion vou own for a	ll of your entries from Part 1, including any entrie	s for pages	
			here.		\$
rt 2:	Describe Your V	/ehicles			
you	own, lease, or have leg	al or equitable intere	st in any vehicles, whether they are registered or e. also report it on Schedule G: Executory Contracts.		5
y ou Jown	own, lease, or have leg that someone else drive	al or equitable interes	e, also report it on Schedule G: Executory Contracts		
y ou u own	own, lease, or have leg that someone else drive s, vans, trucks, tractors,	al or equitable interes	e, also report it on Schedule G: Executory Contracts		3
you own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors,	al or equitable interes	e, also report it on Schedule G: Executory Contracts		
you I own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No	al or equitable interess. If you lease a vehicles	e, also report it on Schedule G: Executory Contracts. , motorcycles	and Unexpired Leases.	
you I own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No res	al or equitable interess. If you lease a vehiclessport utility vehicles	e, also report it on Schedule G: Executory Contracts in motorcycles Who has an interest in the property? Check one	and Unexpired Leases. Do not deduct secured cla	aims or exemptions. Put
you I own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No	al or equitable interess. If you lease a vehicles	e, also report it on Schedule G: Executory Contracts on motorcycles Who has an interest in the property? Check one	and Unexpired Leases.	aims or exemplions. Put d claims on Schedule D:
you I own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No res	al or equitable interess. If you lease a vehiclessport utility vehicles	e, also report it on Schedule G: Executory Contracts. i, motorcycles Who has an interest in the property? Check one Debtor 1 only Debtor 2 only	and Unexpired Leases. Do not deduct secured did the amount of any secure Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D. ns Secured by Property.
you l own Cars	own, lease, or have legal that someone else drives, vans, trucks, tractors, No res Make: Model: Year:	al or equitable interes s. If you lease a vehicles sport utility vehicles Nissan Sentara 2016	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and Unexpired Leases. Do not deduct secured of the amount of any secure Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D ms Secured by Property. Current value of tl
you l own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage:	al or equitable interests. If you lease a vehicles sport utility vehicles Nissan Sentara	e, also report it on Schedule G: Executory Contracts. i, motorcycles Who has an interest in the property? Check one Debtor 1 only Debtor 2 only	and Unexpired Leases. Do not deduct secured did the amount of any secure Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D. ns Secured by Property.
you l own Cars	own, lease, or have legal that someone else drives, vans, trucks, tractors, No res Make: Model: Year:	al or equitable interes s. If you lease a vehicles sport utility vehicles Nissan Sentara 2016	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured date amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put d claims on Schedule Di ns Secured by Property. Current value of th portion you own?
you own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage:	al or equitable interes s. If you lease a vehicles sport utility vehicles Nissan Sentara 2016	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	and Unexpired Leases. Do not deduct secured of the amount of any secure Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D ns Secured by Property. Current value of tl portion you own?
you own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage:	al or equitable interes s. If you lease a vehicles sport utility vehicles Nissan Sentara 2016	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured date amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
you own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage:	al or equitable interes s. If you lease a vehicles sport utility vehicles Nissan Sentara 2016	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured date amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
you own Cars	own, lease, or have leg that someone else drive s, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage:	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Do not deduct secured date amount of any secure Creditors Who Have Clair Current value of the entire property?	aims or exemptions. Put d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
you own	own, lease, or have legal that someone else drive someone, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage: Other information:	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property? \$13,000.00	aims or exemptions. Put d claims on Schedule D ns Secured by Property. Current value of tl portion you own? \$13,000.0
you lown Cars	own, lease, or have legal that someone else drive s, vans, trucks, tractors, No Yes Make: Model: Year: Approximate mileage: Other information:	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 13,000.00	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of th portion you own? \$13,000.0
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you I own Cars If you	own, lease, or have legal that someone else drive someone, vans, trucks, tractors, wo des Make: Model: Year: Approximate mileage: Other information:	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property? \$13,000.00 Do not deduct secured class the amount of any secure Creditors Who Have Clair Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of th portion you own? \$ 13,000.00 aims or exemptions. Put d claims on Schedule Dins Secured by Property
you own Cars Cars 3 1	own, lease, or have legal that someone else drive someone, vans, trucks, tractors, vans, vans, trucks, tractors, vans, vans, trucks, tractors, vans, v	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 7 only Debtor 1 only Debtor 1 only	Do not deduct secured dathe amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 13,000.00 Do not deduct secured cathe amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put d claims on Schedule Dins Secured by Property. Current value of the portion you own? \$ 13,000.00 aims or exemptions. Put d claims on Schedule Dins Secured by Property Current value of the
you Jown Cars D N Z N	own, lease, or have legal that someone else drive that someone else drive someone, trucks, tractors, who will be a second some some some some some some some some	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured class the amount of any secure Creditors Who Have Clair Current value of the entire property? \$13,000.00 Do not deduct secured class the amount of any secure Creditors Who Have Clair Creditors Who Have Clair	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of th portion you own? \$ 13,000.00 aims or exemptions. Put d claims on Schedule Dins Secured by Property
Cars Cars If you	own, lease, or have legal that someone else drive someone, vans, trucks, tractors, vans, vans, trucks, tractors, vans, vans, trucks, tractors, vans, v	Al or equitable interests. If you lease a vehicles Sport utility vehicles Nissan Sentara 2016 43000	who has an interest in the property? Check one Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 3 only Debtor 4 only Debtor 5 only Debtor 6 only Debtor 1 only Debtor 7 only Debtor 1 only Debtor 1 only	Do not deduct secured dathe amount of any secure Creditors Who Have Clair Current value of the entire property? \$ 13,000.00 Do not deduct secured cathe amount of any secure Creditors Who Have Clair Current value of the	aims or exemptions. Put d claims on Schedule D: ns Secured by Property. Current value of th portion you own? \$ 13,000.00 aims or exemptions. Put d claims on Schedule D: ns Secured by Property Current value of the

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	Gwendolyn B. McPherson	Case number uta	(nown) $19-7$	32.41 <u> </u>
	First Name Middle Name	ast Name		
3.3. N	Make:	Who has an interest in the property? Check one	Do not deduct secured cla	
Ν	Model:	Debtor 1 only	the amount of any secure Creditors Who Have Clain	
Ý	fear:	Debtor 2 only		
	Approximate mileage:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	•	lacksquare At least one of the debtors and another	, , ,	, ,
	Other information:	☐ Check if this is community property (see	\$	\$
		instructions)	·	
34 N	Make:	Who has an interest in the property? Check one	Do not deduct secured cla	ims or exemptions Put
8	Model:	Debtor 1 only	the amount of any secure	
		Debtor 2 only	Creditors Who Have Clair	is secured by Property
	Year:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
A	Approximate mileage:	At least one of the debtors and another	entire property?	portion you own?
C	Other information;		_	•
		Check if this is community property (see instructions)	\$	\$
☐ Yes	•			
41 N	Make:	Who has an interest in the property? Check one.	Do not deduct secured cfa the amount of any secure	ims or exemptions. Put
٨	Model:	Debtor 1 only	Creditors Who Have Clair	ns Secured by Property.
Y	fear:	Debtor 2 only		
C	Other information:	Debtor 1 and Debtor 2 onlyAt least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
		☐ Check if this is community property (see	\$	\$
		instructions)	*	
If you o	own or have more than one, list here:			
42 N	Vłake:	Who has an interest in the property? Check one.	Do not deduct secured da	
42 "		vyno nas ari interest in the property? Check one.		sims or exemptions. Put
				aims or exemptions. Put d claims on <i>Schedule D.</i>
	Model:	Debtor 1 only	Creditors Who Have Clair	d claims on <i>Schedule D</i> .
	Year:		Creditors Who Have Clair Current value of the	d claims on Schedule D. ns Secured by Property. Current value of the
١		Debtor 1 only Debtor 2 only	Creditors Who Have Clair	d claims on Schedule D. ns Secured by Property.
١	Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Creditors Who Have Clair Current value of the	d claims on Schedule D. ns Secured by Property. Current value of the
١	Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Clair Current value of the entire property?	d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
١	Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Clair Current value of the entire property?	d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
١	Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Clair Current value of the entire property?	d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
١	Year:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Clair Current value of the entire property?	d claims on Schedule D. ns Secured by Property. Current value of the portion you own?
	Year: Other information:	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Clair Current value of the entire property? \$	d claims on Schedule D. ns Secured by Property. Current value of th portion you own?

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Desc Main

Debtor 1

Gwendolyn B. McPherson

Describe Your Personal and Household Items Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware ☐ No Yes. Describe...... furniture, appliances, kitchenware 5,000.00 Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No Yes. Describe..... 8 Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork: books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles Yes. Describe..... 9 Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **☑** No Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... everyday clothes 1,000.00 12 Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ✓ No Yes. Describe..... arphi Any other personal and household items you did not already list, including any health aids you did not list ☑ No Yes. Give specific 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached 6,000.00 for Part 3. Write that number here

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Document

Gwendolyn B. McPherson

Case number (d known) 19 - 73 2 4/

Debtor 1	First Name	B. McPherson Middle Name Last Name	Case number (if known)	13071
Part 4:	Describe You	ur Financial Assets		
Do you o	wn or have any	legal or equitable interest in	any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. Cash Examp	oles: Money you h	have in your wallet, in your ho	ome, in a safe deposit box, and on hand when you file your petition	
		navo in your nanot, in your no		
☑ No □ Ye:				Φ.
	•			\$
Examp	and other si		ounts; certificates of deposit; shares in credit unions, brokerage houses, multiple accounts with the same institution, list each. Institution name.	
		17.1. Checking account:	Bank of America	s 100.00
		17.2. Checking account:		\$
		17.3. Savings account:		¢
		17 4. Savings account.		φ
		-		\$
		17.5. Certificates of deposit:		\$
		17.6. Other financial account:		\$
		17.7. Other financial account:		\$
		17.8. Other financial account		\$
		17.9. Other financial account		\$
	les. Bond funds,	or publicly traded stocks investment accounts with bro	okerage firms, money market accounts	
	s	Institution or issuer name:		
				_ \$
				_ \$
				- \$

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☑ No Name of	entity: % of owner	ership:	
☐ Yes. Give specific	0%	%	\$
information about	0%	%	S
	0%	%	\$

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19-73241 Gwendolyn B. McPherson Debtor 1 Last Name First Name 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☑ No Yes. Give specific Issuer name: information about them. 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes, List each account separately. Type of account: Institution name: 401(k) or similar plan: Pension plan: IRA: Retirement account: Keogh: Additional account Additional account: 22 Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others A No ☐ Yes Institution name or individual: Electric Gas: Heating oil: Security deposit on rental unit: Prepaid rent Telephone: Water: Rented furniture Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ZI No Issuer name and description:

page 6

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19-73241 Gwendolyn B. McPherson Debtor 1 First Name Middle Name 24 Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). **☑** No ☐ Yes Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c) 25 Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them.... 26 Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements **☑** No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them . Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you Z No ☐ Yes Give specific information Federal about them, including whether you already filed the returns State and the tax years..... Local 29 Family support Examples Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information.. Alimony Maintenance Support: Divorce settlement: Property settlement:

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

No.

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Debtor 1	Gwendolyn B. McPherson	n	Case n	umber (d'known) 19-	73241
	First Name Middle Name	Last Name		· · · · ·	, , , ,
Examp	ts in insurance policies les' Health, disability, or life insurar	nce; health savings account (HS	SA); credit, homeowner's	s, or renter's insurance	
☑ No	. Name the insurance company				
168	of each policy and list its value	Company name:	Ben-	eficiary:	Surrender or refund value
					\$
					\$
					\$
If you a	terest in property that is due you re the beneficiary of a living trust, of y because someone has died.			rently entitled to receive	
No				**	
☐ Yes	Give specific information				\$
	against third parties, whether o			payment	
☑ No		v v			
∟ Yes	s. Describe each claim				\$
	contingent and unliquidated clair off claims	ns of every nature, including	counterclaims of the o	lebtor and rights	
	s. Describe each claim	;			•
					\$
35 Any fin	ancial assets you did not alread	y list			
No					
☐ Ye	s. Give specific information	•			\$
	e dollar value of all of your entri t 4. Write that number here				s 100.00
Part 5:	Describe Any Business	Related Property You (Own or Have an I	nterest In. List any r	eal estate in Part 1.
37 Do you	own or have any legal or equita	ble interest in any business-r	elated property?		
	Go to Part 6.	•			
☐ Yes	s. Go to line 38.				
					Current value of the portion you own? Do not deduct secured claims or exemptions.
38 Accou	nts receivable or commissions y	ou already earned			
☐ No					
☐ Ye	s. Describe				\$
0		, H	*		Ψ
	equipment, furnishings, and sup es: Business-related computers, softwa		achines, rugs, telephones,	desks, chairs, electronic devices	5
□ No	, .	,	Ţ., ,		
☐ Ye	s. Describe				\$

Official Form 106A/B Schedule A/B: Property page 8

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Debtor 1		B. McPherson			Case number (if known)	19-	13241
	First Name	Middle Name	Last Name		_	- 1	
40. Machine	ry, fixtures, ed	quipment, supplie	s you use in busine	ess, and tools of your tr	ade		
☐ No							
Yes.	Describe						\$
1. Inventor	.						
□ No	y						
Yes.	Describe						\$
			,				
42 Interests	s in partnershi	ps or joint ventu	res				
□ No		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
	Describe	Name of entity			٥/	of ownership:	
		•				%	
						%	\$ \$
						—— <i>"</i> %	\$ \$
	•						¥ <u></u>
43. Custom	er lists, mailin	g lists, or other c	ompilations				
□ No							
☐ Yes.		include personal	ly identifiable inform	nation (as defined in 11	J.S.C. § 101(41A))?		
	☐ No						
	☐ Yes. Desc	ribe					\$
44 Any bus	iness-related	property you did	not already list				
☐ No							
	Give specific mation						\$
IIIIOI	mattorr						\$
			- · · · · · · · · · · · · · · · · · · ·				\$
					· - ·		
							\$
							\$
							\$
45 Add the	dollar value d	of all of your entri	ies from Part 5. inclu	uding any entries for pa	ges vou have attachi	ed	
						_	\$
							<u> </u>
Part 6:				g-Related Property	fou Own or Have a	an Interest	ln.
	If you own or	r have an interest	in farmland, list it in	n Part 1.			
46 Do you	owa or bavo a	ny logat or oquit	shlo intoroct in any f	farm- or commercial fis	hing rolated property	.2	
	Go to Part 7.	my legal of equit	ible litterest in any in	atilis of collinercial his	imig-related property	•	
	Go to line 47.						
		,					Current value of the
							portion you own?
							Do not deduct secured claims or exemptions
47 Farm ac	nimals						
Example	es: Livestock, p	oultry, farm-raised	f fish				
□ No							
☐ Yes							
							\$
							T

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Debtor 1			Ca	ase number (#known)	19-	73.	241
	First Name Mixtdle Name Last Name						
	s—either growing or harvested						
<u> </u>	No Yes. Give specific						
	nformation					\$	<u> </u>
49 Farn	n and fishing equipment, implements, machinery, fixture No	es, and tool	s of trade				
,	Yes _,					•	
50 Fa	and fighter symptom aborates by and food					\$	
50 Farn	n and fishing supplies, chemicals, and feed						
<u></u>	Yes						
						\$	
51. Any	farm- and commercial fishing-related property you did	not aiready	nst				
	Yes. Give specific information					\$	
52. Add	the dollar value of all of your entries from Part 6, include	ding any en	 tries for pages	vou have attached			
	Part 6. Write that number here				→ [\$	
	-						
Part 7	Describe All Property You Own or Have	an Inter	est in That	You Did Not List	Above		
	you have other property of any kind you did not already nples. Season tickets, country club membership	list?					
Z						_	•
	Yes. Give specific information					\$ \$	
						\$	
		4			ا د	•	
54. Add	the dollar value of all of your entries from Part 7. Write	tnat numbe	r nere	·	·······•	4	
Part 8	List the Totals of Each Part of this Form	ท					
ss Door							
	1: Total real estate, line 2		13,000.00	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		Ψ	
	2: Total vehicles, line 5	\$	6,000.00				
	: 3: Total personal and household items, line 15	\$	100.00				
58 Part	: 4: Total financial assets, line 36	\$					
59. Part	5: Total business-related property, line 45	\$	19,100.00				
60. Part	6: Total farm- and fishing-related property, line 52	\$	0.00				
61. Part	t 7: Total other property not listed, line 54	+\$	0.00				
62 Tota	al personal property. Add lines 56 through 61	\$	19,100.00	Copy personal proper	ty total →	+\$	19,100.00
63 Tot r	al of all property on Schedule A/B. Add line 55 + line 62				İ	\$	19,100.00
55 TOL	ar or an property on demodate Ato. Add the 50 fille 02					*	

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Fill in this in	formation to ide	ntify your case:	
Debtor 1	Gwendolyn B	. McPherson	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I	Bankruptcy Court fo	r the: Eastern District of Vi	rginia
Case number	19-73241		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you

	on of the property and line on that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.	
Brief description: Line from Schedule A/B:	Furniture 6	\$ <u>5,000.00</u>	☑ \$ 5,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4) (a)
Brief description: Line from Schedule A/B	everyday clothes	\$ <u>100.00</u>	☑ \$ 1,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-26(4)
Brief description: Line from Schedule A/B:	Bank of America	\$ <u>100.00</u>	✓ \$ 100.00☐ 100% of fair market value, up to any applicable statutory limit	Va. Code Ann. § 34-34

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Fill in this information to identify your cas				
Fill in this information to identify your cas				
Debtor 1 Gwendolyn B. McPhersor				
Debtor 2 (Spouse, if filing) First Name Middle N	ame Last Name			
United States Bankruptcy Court for the Eastern D				
Case number 19-73241			🚨 Check i	f this is an
			amende	
0.00				
Official Form 106D				
Schedule D: Creditor	s Who Have Claims Secure	ed by Prop	erty	12/15
	If two married people are filing together, both are ed the Additional Page, fill it out, number the entries,			
additional pages, write your name and cas			, O,, top s.	
Be an analysis beautiful and the				
1. Do any creditors have claims secured b	y your property? n to the court with your other schedules. You have nothi	na alea ta ranart an t	hie form	
Yes. Fill in all of the information below.	n to the court with your other schedules. You have noth	ng eise to report on t	nis torm.	
Tes, Firm an an or the Information below.				
Part 1: List All Secured Claims				
		Column A	Column B	Column C
	nore than one secured claim, list the creditor separately	Amount of claim	Value of collateral	Unsecured
	as a particular claim, list the other creditors in Part 2. nabetical order according to the creditor's name.	Do not deduct the	that supports this claim	portion
<u> </u>	about a doctoring to the a contact of harms.	value of collateral.		If any
^{2.1} Banister Nissan	Describe the property that secures the claim:	\$17,479.80	s 13,000.00	<u>\$ 4,479.80</u>
Creditor's Name	2016 Nicean Sentra			
44 N. Battlefield Blvd	2016 Nissan Sentra			
Manager Street	As of the date you file, the claim is: Check all that apply			
	Contingent			
Chesapeake VA 23452	☐ Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply			
☑ Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien) ☐ Judgment lien from a lawsuit			
At least one of the debtors and another	Other (including a right to offset)			
 Check if this claim relates to a community debt 		_		•
Date debt was incurred	Last 4 digits of account number			
2.2	Describe the property that secures the claim:	•	4	\$
Creditor's Name	-	<u> </u>	·	· *
	_			
Number Street				
	As of the date you file, the claim is: Check all that apply On Continuent			
	Unliquidated			
City State ZIP Code	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
Debtor 1 only	An agreement you made (such as mortgage or secured			
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	Statutory lien (such as tax lien, mechanic's (ien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit☐ Other (including a right to offset)			
Check if this claim relates to a	— Other (moliding a right to onset)	_		
community debt Date debt was incurred	Last 4 digits of account number			
, , , , , , , , , , , , , , , , , , , ,	Column A on this page. Write that number here:	s17.479.80	ľ	

Cas	se 19-73241-FJS	Doc 17	Filed 09/16/19	Entered 09/17/19	11:46:06	Desc Main
Fill in this info	rmation to identify your o		Document Da	of 49		
G	wendolyn B. McPhers	son				
		Idle Name	Last Name	—		
Debtor 2 (Spause, if filling) Fir	rst Name Mid	Idle Name	Last Name	—		
United States Bar	nkruptcy Court for the: Easter	n District of Vir	ginia			
Case number	19-7324	,	_			Check if this is an
(If known)						amended filing
Official Fo	orm 106E/F					
Schedul	e E/F: Credit	ors Wh	o Have Uns	ecured Clain	ns	12/15
List the other pa A/B: Property (Coreditors with paneeded, copy the any additional paneeded)	arty to any executory con Official Form 106A/B) and artially secured claims the Part you need, fill it ou pages, write your name an	ntracts or une I on Schedule nat are listed in t, number the nd case numb	pired leases that could G: Executory Contracts In Schedule D: Creditors In Schedule D: Creditors In Schedule D: Creditors In Schedule	RITY claims and Part 2 for I result in a claim. Also lis s and Unexpired Leases (6 s Who Have Claims Secur the left. Attach the Conti	st executory con Official Form 106 ed by Property. I	tracts on <i>Schedule</i> iG). Do not include any f more space is
	All of Your PRIORITY					
1. Do any credi	itors have priority unsect	ured claims ag	gainst you?			
√ Yes.	, are z.					
each claim lis nonpriority an unsecured cla	sted, identify what type of c mounts. As much as possit aims, fill out the Continuati	claim it is. If a coole, list the clair on Page of Par	aim has both priority and ns in alphabetical order a t 1. If more than one cred	ority unsecured claim, list th I nonpriority amounts, list th according to the creditor's n ditor holds a particular claim	at claim here and ame. If you have t	show both priority and more than two priority
(For an expla	ination of each type of clair	m, see the instr	uctions for this form in th	e instruction booklet.)	Total claim	Priority Nonpriority
						amount amount
2.1 City of V	irginia Beach	L	ast 4 digits of account n	umber	\$ 200.00	\$ <u>200.00</u> \$
Priority Creditor Property	rs Name Taxes - Personal	٧	Yhen was the debt incurr	red?		
Number	Street urthouse Dr	• •				
Virginia E		2456	•	e claim is: Check all that apply	<i>t.</i>	
City		IP Code	☐ Contingent☐ Unliquidated			
Who incurre Debtor 1	ed the debt? Check one.		Disputed			
Debtor 2	•	1	ype of PRIORITY unsec	cured claim:		
_	and Debtor 2 only	Ţ	☐ Domestic support obligat			
	one of the debtors and another I this claim is for a commu	•		debts you owe the government		
	rthis claim is for a commu subject to offset?	nity debt	 Claims for death or person intoxicated 	onal injury while you were		
☑ No	Subject to onset?	Ţ	Other. Specify		-	
☐ Yes		SAN MARKATAN				m=
2.2 IRS Priority Creditor	r's Name	L	ast 4 digits of account n	umber	\$ <u>345.00</u>	s345.00 _{\$}
Departm	ent of Treasury	٧	When was the debt incurr	red?		
Number	Street	4	s of the date you file, the	e claim is: Check all that apply	<i>t</i> .	
Kansas (City MO 6	-	Contingent			
City	State Zi	_	☐ Unliquidated☐ Disputed☐			
Who incurre Debtor 1	ed the debt? Check one.		,			
Debtor 2	•	_	ype of PRIORITY unser			
Debtor 1	and Debtor 2 only		Domestic support obligat Taxes and certain other	ions debts you owe the government		
	one of the debtors and another		_	onal injury while you were		
	this claim is for a commu	•	intoxicated			
ls the claim ☑ No	subject to offset?	,	Utner, Specify		-	
Yes						

Debtor 1

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Part 2:	List All of Your NONPRIORITY Unsecured Claims

3.	Do any credito	rs have nonpriority uns	secured cl	aims against vou	?		
	_				court with your other schedules.		
	∡ Yes	• • • • • • • • • • • • • • • • • • • •			•		
4.	List all of your	nonpriority unsecured	ciaims in i	the alphabetical o	order of the creditor who holds each claim. If a creditor has	more	than one
	nonpriority unse	scured claim, list the cred	litor separa	tely for each claim	 For each claim listed, identify what type of claim it is. Do not 	list cla	ims already
	included in Part	: 1. If more than one cred e Continuation Page of P	itor holds a	particular claim, l	ist the other creditors in Part 3.If you have more than three no	npriorit	y unsecured
	Claims in out ar	e conditionation age of F	ar			rida y Ma	ENTENDADO CONTRA ANTA CA
	1					Tota	al claim
4,1	ABNB Fede	eral Credit Union			Last 4 digits of account number		363.78
	Nonpriority Credito			· 	When was the debt incurred?	\$	303.70
	POB 30495		<u> </u>		when was the dept incurred?		
		treet	C1	22620			
	Tampa City		FL State	33630 ZIP Code	As of the date you file, the claim is: Check all that apply.		
	,		O.G.IS	Lii 0000	_		
	Who incurred	the debt? Check one.			☐ Contingent ☐ Unliquidated		
	Debtor 1 onl				☐ Disputed		
	Debtor 2 onl						
	Debtor 1 and				Type of NONPRIORITY unsecured claim:		
	At least one	of the debtors and another			☐ Student loans		
	☐ Check if th	nis claim is for a commun	nity debt		Obligations arising out of a separation agreement or divorce		
			nty wowt		that you did not report as priority claims		
	Is the claim st	ubject to offset?			 Debts to pension or profit-sharing plans, and other similar debts Other. Specify 		
	Yes				Other. Specily		
				m>4×m×4××			
4.2	Navy Fede	ral Credit			Last 4 digits of account number	\$	22,896.63
	Nonpriority Credito	or's Name			When was the debt incurred?		
	PO Box 31						
		treet		00440	As of the date you file, the claim is: Check all that apply.		
	Merrifield		VA State	22119 ZIP Code	_		
	•		State	ZIP Code	☐ Contingent		
		the debt? Check one.			☐ Unliquidated ☐ Disputed		
	Debtor 1 on				Disputed		
	Debtor 2 on	•			Type of NONPRIORITY unsecured claim:		
	Debtor 1 and	of the debtors and another			☐ Student loans		
	_				Obligations arising out of a separation agreement or divorce		
	☐ Check if th	iis claim is for a commun	nity debt		that you did not report as priority claims		
		ubject to offset?			Debts to pension or profit-sharing plans, and other similar debts		
	Ø No				Other. Specify in deferement		
	Yes						
4.3	Sentara				Last 4 digits of account number		80.00
	Nonpriority Credito	or's Name			When was the debt incurred?	\$	80.00
	PO Box 79						
	Number St Baltimore	treet	MID	21246			
	City		MD State	21246 ZIP Code	As of the date you file, the claim is: Check all that apply.		
	•		Oldio	Zii Ovas	☐ Contingent		
		the debt? Check one.			☐ Unliquidated		
	Debtor 1 onl	·			☐ Disputed		
	Debtor 2 onl	·					
		of the debtors and another			Type of NONPRIORITY unsecured claim:		
					Student loans		
	☐ Check if th	is claim is for a commun	nity debt		Obligations arising out of a separation agreement or divorce		
		ubject to offset?			that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
	₩ No				Other. Specify _medical		
	☐ Yes						

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Part 2:

Your NONPRIORITY Unsecured Claims — Continuation Page

listing any entries on this pag	je, number the	m beginning with	n 4.4, followed by 4.5, and so forth.	Total claim
Cash Net USA			Last 4 digits of account number	\$_1,200.0
Ionpriority Creditor's Name 17 WJackson Blvd Ste 10	0		When was the debt incurred?	
lumber Street Chicago	IL.	60604	As of the date you file, the claim is: Check all that apply.	
Who incurred the debt? Check on	State	ZIP Code	Contingent Unliquidated Disputed	
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			☐ Student loans	
At least one of the debtors and ar	nother		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a co	mmunity debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset?			Other. Specify_loan	
☑ No ☑ Yes				
First Virginia			Last 4 digits of account number	s_1,420.9
lonpriority Creditor's Name 3785 Bobcat Way Ste 200	1		When was the debt incurred?	
umber Street			As of the date you file, the claim is: Check all that apply.	
Dublin	OH State	43016 ZIP Code	☐ Contingent	
			☐ Unliquidated	
Nho incurred the debt? Check on Debtor 1 only	ie.		☐ Disputed	
Debtor 2 only			Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only			☐ Student loans	
At least one of the debtors and ar			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Check if this claim is for a co	mmunity debt		Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset? No Yes			Other. Specify	
Cash 2 U	THE STATE OF THE S		Last 4 digits of account number	ş922.2
Nonpriority Creditor's Name 5045 Virginia Beach Blvd	# 107		When was the debt incurred?	
lumber Street			 As of the date you file, the claim is: Check all that apply. 	
Boston	MA State	02298 ZIP Code	Contingent	
•			☐ Unliquidated	
Who incurred the debt? Check on	10.		☐ Disputed	
☑ Debtor 1 only ☑ Debtor 2 only			Type of NONPRIORITY unsecured claim;	
Debtor 1 and Debtor 2 only			☐ Student loans	
At least one of the debtors and a	nother		Obligations arising out of a separation agreement or divorce that	
Check if this claim is for a co	mmunity debt		you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offset?			☑ Other Specify <u>cash advantage</u>	
□ No □ Yes				

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Case number (#known) 19-73241 Gwendolyn B. McPherson Debtor 1 Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page Part 2: After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 4.7 Last 4 digits of account number 506.34 Kohl Nonpriority Creditor's Name When was the debt incurred? PO Box 2983 Number Street As of the date you file, the claim is: Check all that apply. 53201 Milwaukee MI ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? ■ Other Specify credit card **☑** No Yes 4.8 s 1,542.63 Last 4 digits of account number Mariner Finance Nonpriority Creditor's Name When was the debt incurred? 829 Lynhaven Pkw Ste 119 Number Street As of the date you file, the claim is: Check all that apply Virginia Beach 23452 V/A City State ZIP Code Contingent Unliquidated Who incurred the debt? Check one Disputed ☑ Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other Specify past due balance **☑** No Yes 436.54 4.9 Last 4 digits of account number Verizon Nonpriority Creditor's Name When was the debt incurred? PO Box 15124 Number As of the date you file, the claim is: Check all that apply. Albany NY 12212 State ZIP Code Contingent Unliquidated Who incurred the debt? Check one. Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? Other. Specify utilities V No

☐ Yes

Ca	ase 19-73241-FJS	Doc 17	Filed 09/10 Document	6/19 Entered 09/17/19 11:46:06 Desc Page 19 of 49	Main
Debtor 1	Gwendolyn B. McPherso	DN Last Name		. Case number (if known) 19-73241	
Part 2:	Your NONPRIORITY Unse	cured Cla	aims — Continuat	tion Page	
After listi	ng any entries on this page, nu	ımber ther	n beginning with 4.	4, followed by 4.5, and so forth.	Total claim
4.10 Per	out Miller Klina Peter PA/C	Crown As	set Mgt	Last 4 digits of account number	\$1,462.65
	iority Creditor's Name 20 Breakinridge Blvd Ste 72	25		When was the debt incurred?	
Numb Dul		GA	30096	As of the date you file, the claim is: Check all that apply.	
City	,	State	ZIP Code	☐ Contingent ☐ Unliquidated	
	eincurred the debt? Check one Debtor 1 only			☐ Disputed	
ه 🗖 د	Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	t least one of the debtors and another	r		 Student loans Obligations ansing out of a separation agreement or divorce that you did not report as priority claims 	
	Check if this claim is for a commu e claim subject to offset?	inity debt		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other Specify Collection	
21 ∧	lo			Siller Opening	
	· · · · · ·	v • v	**		
	eedy Loan			Last 4 digits of account number	s500.00
РО	nonty Creditor's Name Box 780408			When was the debt incurred?	
Numb	per Street Chita	KS	67278	As of the date you file, the claim is: Check all that apply.	
City		State	ZIP Code	☐ Contingent☐ Unliquidated	
	incurred the debt? Check one. Debtor 1 only			☐ Disputed	
<u> </u>	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only At least one of the debtors and anothe	r		Student loans Obligations stated a constant and advantage of the sea that	
	Check if this claim is for a commi			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
ls th	e claim subject to offset?			☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other Specify <u>Cash advance</u>	
⊡ /					
4.12		** **	、	Last 4 digits of account number	_{\$1,002.55}
	ars/Citibank nority Creditor's Name			·	
500 Numb	Summit Lake Dr Ste 400 Der Street			When was the debt incurred?	
	halla	NY State	7IP Code	As of the date you file, the claim is: Check all that apply.	
-		ವಚಟ	ZIP Code	☐ Contingent ☐ Unliquidated	
	o incurred the debt? Check one.			☐ Disputed	

□ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
□ Debts to pension or profit-sharing plans, and other similar debts
□ Other. Specify <u>utilities</u> is the claim subject to offset? **☑** No ☐ Yes

Debtor 2 only

Official Form 106E/F

Debtor 1 and Debtor 2 only

At least one of the debtors and another

 $f \square$ Check if this claim is for a community debt

Type of NONPRIORITY unsecured claim:

☐ Student loans

	Case 19-73241-FJS	Doc 17	7 Filed 09/ Documen	/16/19 Entered 09/17/19 11:46:06 Desc t Page 20 of 49	: Main
Debto	Gwendolyn B. McPher	SON Last Nam	e	Case number (if known) 19-73241	
Par	Your NONPRIORITY Uns	secured Cl	aims — Continu	uation Page	
Afte				4.4, followed by 4.5, and so forth.	Total claim
i	Macy's c/o Midland Credit M Nonphority Creditor's Name PO Box 78008	anageme	nt	Last 4 digits of account number	\$ <u>1,444.42</u>
	Number Street Phoenix	AZ	85062	As of the date you file, the claim is: Check all that apply	
	Oity Who incurred the debt? Check one.	State	ZIP Code	Contingent Unliquidated Disputed	
	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and anoth ☐ Check if this claim is for a comm Is the claim subject to offset? ☐ No ☐ Yes			Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify Collection	
4.14	Money Lon Nonpriority Creditor's Name			Last 4 digits of account number	\$ 500.00
	PO Box 1547 Number Street			When was the debt incurred?	
	Sandy City Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Check if this claim is for a commisthe claim subject to offset?		84091 ZIP Code	As of the date you file, the claim is: Check all that apply Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify Ioan	
4.15	Yes			Last 4 digits of account number	_{\$307.27}
	Catherine Nonpriority Creditor's Name Po Box 182273			When was the debt incurred?	
	Number Street	OH	43218	As of the date you file, the claim is: Check all that apply.	•

☐ Contingent

Disputed

☐ Unliquidated

☐ Student loans

Type of NONPRIORITY unsecured claim:

☑ Other Specify credit card

Obligations ansing out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts

Who incurred the debt? Check one,

🎜 Del	otor 1	only
-------	--------	------

Debtor 2 only

Debtor 1 and Debtor 2 only

At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☑ No

☐ Yes

ZIP Code

	Case 19-73241-FJS	DOC 17	Document		iviaiii
Debto				Case number of known 19-73241	
	First Name Middle Name	Last Name	9		
Par	12: Your NONPRIORITY U	nsecured CI	aims — Contini	uation Page	
Afte	r listing any entries on this page	e, number the	n beginning with	1 4.4, followed by 4.5, and so forth.	Total claim
				•	
4.16	JcPenny Credit Synchomo	ony		Last 4 digits of account number	\$1,506.00
	Nonpriority Creditor's Name PO Box 96564			When was the debt incurred?	
	Number Street Orlando	FL	32896	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	☐ Contingent	
	Who incurred the debt? Check one	e.		☐ Unliquidated☐ Disputed	
	Debtor 1 only			- Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	•
	Debtor 1 and Debtor 2 only At least one of the debtors and an	-41		☐ Student loans	
				Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim is for a co	mmunity debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			Other Specify credit card	
	☑ No				
	Yes				
4.47	* * * * * * * * * * * * * * * * * * *	*	v - v - v		
4.17	Cavalry			Last 4 digits of account number	s 1,000.00
	Nonpriority Creditor's Name				
	500 Summit Lake Ste 400			When was the debt incurred?	
	Number Street Valkaila	NY	10595	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who incurred the debt? Check on	e.		☐ Unliquidated☐ Disputed	
	☑ Debtor 1 only			Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and an	other		Obligations arising out of a separation agreement or divorce that	
	☐ Check if this claim is for a co	mmunity debt		you did not report as priority daims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			Other Specify past due	
	☑ No				•
	Yes				
4.18	A	,	•		s 1,500.00
	Citibank			Last 4 digits of account number	<u> </u>
	Nonpriority Creditor's Name			When was the debt incurred?	
	Po Box 301030 Number Street				
	Los Angeles	CA	90030	As of the date you file, the claim is: Check all that apply.	
	City	State	ZIP Code	Contingent	
	Who incurred the debt? Check on	e.		☐ Unliquidated☐ Disputed	
	Debtor 1 only			— эприсо	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only			Student loans	
	At least one of the debtors and ar			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
	☐ Check if this claim is for a co	mmunity debt		you did not report as priority daims Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?			Other Specify credit card	

☑ No 🔲 Yes

Official Form 106E/F

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Debtor 1

Gwendolyn B. McPherson
First Name Middle Name Last Name

Case number (if known)	19-73241

er listing any entries on this	page, number the	m beginning with	4.4, followed by 4.5, and so forth.	Tot	al claim
Best Buy			Last 4 digits of account number	\$	800.00
Nonpnority Creditor's Name			When was the debt incurred?		
PO Box 183195					,
Columbus	ОН	43218	As of the date you file, the claim is: Check all that apply.		
City	State	ZIP Code	 ☐ Contingent ☐ Unliquidated 		
Who incurred the debt? Chec	k one		☐ Disputed		
Debtor 1 only			1 - 1		
Debtor 2 only			Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only At least one of the debtors ar	ad another		Student loans		
			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
Check if this claim is for a	•		Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offset	?		Other Specify Credit card		
☑ No ☐ Yes					
Cox Communications			Last 4 digits of account number	\$	250.00
Nonpriority Creditor's Name			- 18/ham are an all an India limenament O		
P O Box 78071			When was the debt incurred?		
Number Street Phoenix	AZ	85062	As of the date you file, the claim is: Check all that apply.		
City	State	ZIP Code	Contingent		
			Unliquidated		
Who incurred the debt? Chec	ck one.		Disputed		
Debtor 1 only Debtor 2 only			Type of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only			Student loans		·
At least one of the debtors ar	nd another		Obligations arising out of a separation agreement or divorce that		
☐ Check if this claim is for a	a community debt		you did not report as priority claims		
Is the claim subject to offset	•		☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other Specify Utilities		
M No	•		other, Specify duffittes		
Yes					
•					500.5
OVC			Last 4 digits of account number	\$	500.00
QVC Nonpnonty Creditor's Name					
Po Box 530905			When was the debt incurred?		
Number Street	C 4	20252	As of the date you file, the claim is: Check all that apply		
Atlanta City	GA State	30353 ZIP Code	Contingent		
			Unliquidated		
Who incurred the debt? Chec	ck one.		☐ Disputed		
Debtor 1 only			Torre of NONDRIGHTY was a second by		
Debtor 2 only Debtor 1 and Debtor 2 only			Type of NONPRIORITY unsecured claim:		
At least one of the debtors as	nd another		Student loans		
			 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 		
Check if this claim is for	·		Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offset	7		☑ Other Specify <u>credit card</u>		
☑ No					

Case 19-73241-FJS Doc 17 Filed 09/16/19 Entered 09/17/19 11:46:06 Desc Main Document Page 23 of 49 Case number (# known)_19-73241 Gwendolyn B. McPherson Debtor 1 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total claim 4.22 Last 4 digits of account number _ HH Greg Synchrony Bank 1,500.00 Nonpriority Creditor's Name When was the debt incurred? 140 Wekiva Springs RD Number Street As of the date you file, the claim is: Check all that apply. F١ Longwood 32779 City ☐ Contingent State ZIP Code ■ Unliquidated Who incurred the debt? Check one Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans lacksquare At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? ✓ Other Specify credit card ₩ No ☐ Yes Last 4 digits of account number Nonpoonty Creditor's Name When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. City ZIP Code Contingent ■ Unliquidated Who incurred the debt? Check one. □ Disputed Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ☐ Student loans At least one of the debtors and another $\hfill \Box$ Obligations ansing out of a separation agreement or divorce that you did not report as priority claims ☐ Check if this claim is for a community debt Debts to pension or profit-sharing plans, and other similar debts is the claim subject to offset? Other, Specify_ ☐ No ☐ Yes Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. City ZIP Code Contingent ☐ Unliquidated

Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only ■ Student loans

Debtor 2 only

Debtor 1 only

At least one of the debtors and another

Who incurred the debt? Check one.

Check if this claim is for a community debt

Is the claim subject to offset?

□ No

Disputed

☐ Other Specify_

Obligations arising out of a separation agreement or divorce that

Debts to pension or profit-sharing plans, and other similar debts

you did not report as priority claims

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19- Nool

Debtor 1

Gwendolyn B. McPherson

Case number (if known)___

|--|

List Others to Be Notified About a Debt That You Aiready Listed

example, if a collection agency is trying to collect from yo 2, then list the collection agency here. Similarly, if you have	your bankruptcy, for a debt that you already listed in Parts 1 or 2. For u for a debt you owe to someone else, list the original creditor in Parts 1 or more than one creditor for any of the debts that you listed in Parts 1 or 2, list the ins to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.
	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number
City State ZIP Code	
	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
City State ZIP Code	Last 4 digits of account number
The first challenging of the state of the st	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured
	Claims
City State ZIP Code	Last 4 digits of account number
	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one):
	Part 2: Creditors with Nonpriority Unsecured Claims
City State ZIP Code	Last 4 digits of account number
Address: Ministry (March 1994), the Address of the Color	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one): Part 1: Creditors with Priority Unsecured Claims
	☐ Part 2: Creditors with Nonpriority Unsecured
	Claims
City State ZIP Code	Last 4 digits of account number
	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one): 🚨 Part 1: Creditors with Priority Unsecured Claims
	Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number
City State ZIP Code	Last 4 digits of account number
	On which entry in Part 1 or Part 2 did you list the original creditor?
	Line of (Check one):
	Part 2: Creditors with Nonpriority Unsecured Claims
City State ZIP Code	Last 4 digits of account number
· · · · · · · · · · · · · · · · ·	

Debtor 1

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Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim	
Total claims	6a. Domestic support obligations	6a.	\$	
from Part 1	6b. Taxes and certain other debts you owe the government	6b.	\$6,042.41	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	
,	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	+ \$	
	6e. Total . Add lines 6a through 6d.	6e.	\$6,042.41	
			Total claim	
Total claims	6f. Student loans	6f.	\$ 22,896.63	-
from Part 2	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	-
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	
•	Other. Add all other nonpriority unsecured claims. Write that amount here.	6 i.	+ _{\$}	-
	6j. Total. Add lines 6f through 6i.	6j.	41,641.99	

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			ntracts and	Unexpired Leases	12/15
Official F	orm 1060	2			
(If known)	······································	<u> </u>			amended filing
Case number	19-73241				Check if this is ar
United States E	Bankruptcy Court fo	r the: Eastern District of Vi	rginia		
Debtor 2 (Spouse If filing)	First Name	Middle Name	"ast Name		
-	First Name	Middle Name	Last Name		
Debtor	Gwendolyn B	. McPherson			
Fill in this in	formation to ide	entify your case:			

additional pages, write your name and case number (if known).

Do you have any executory contracts or unexpired leases?
 No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

- ☐ Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	,			
iame				
lumber	Street			
City	<u> </u>	State	ZIP Code	
Name				
Number	Street			
City		State	ZIP Code	
Name				
Number	Street			
City		State	ZIP Code	
Vame				
Number	Street			
City		State	ZIP Code	
Vame	·			<u> </u>
Number	Street		 	
City		State	ZIP Code	<u>.</u>

State what the contract or lease is for

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Fill in	this information to id	tentify your case:			
Debtor	1 Gwendolyn	B. McPherson Middle Name	Łast Name		
Debtor	2 ; if filing) First Name	Miadie Name	Last Name		
Į.		for the: Eastern District of V	irginia		
Case n	number <u>19-73241</u>				☐ Check if this is a
					amended filing
Offic	ial Form 106	:LI			-
		<u>''''</u> 'our Codebto	re		12/15
are filing and number of the case of the c	g together, both are mber the entries in the umber (if known). And you have any codeb No Yes ithin the last 8 years, izona, California, Idaho No. Go to line 3. Yes. Did your spouse No Yes. In which con	equally responsible for some boxes on the left. Attackswer every question. tors? (If you are filing a join have you lived in a common, Louisiana, Nevada, New e, former spouse, or legal e	upplying correct in the Additional Point case, do not list of the Additi	iformation. If mo age to this page either spouse as a ite or territory? (o, Texas, Washin ou at the time?	Community property states and territories include
	Number Stree	et			
	City	State		ZIP Code	
sh Sc Sc	nown in line 2 again a chedule D (Official Fo chedule E/F, or Sche	is a codebtor only if that p orm 106D), Schedule E/F (dule G to fill out Column 2	oerson is a guaran Official Form 106E	tor or cosigner.	f your spouse is filing with you. List the person Make sure you have listed the creditor on G (Official Form 106G). Use Schedule D,
(Column 1: Your codeb	otor			Column 2: The creditor to whom you owe the debt
	•				Check all schedules that apply:
3.1	Name				☐ Schedule D, line
	·				☐ Schedule E/F, line
	Number Street				Schedule G, line
,	City	State		ZIP Code	_
3 2					
<u> </u>	Name		<u> </u>		Schedule D, line
	Number Street				Schedule E/F, line
	311001				☐ Schedule G, line
	City	State		ZIP Code	
3.3					Schedule D, line
	Name			<u> </u>	☐ Schedule E/F, line
	Number Street				Schedule G, line
	City	State		ZIP Code	

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Fill in this information to identify	your case:				
			_		
Debtor 1 Gwendolyn B. Mc	Pherson Middle Name	Last Name		-	
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last Name		- }	
United States Bankruptcy Court for the:					
10.70041	Edition District of Vii	gilia		Ob - al. is a	
Case number 19-73241				Check if the	nis is: ended filing
					blement showing postpetition chapter 13
•					e as of the following date:
Official Form 106I				MM / D	D / YYYY
Schedule I: You	r Income				12/15
supplying correct information. If yo	ou are married and not fil se is not filing with you, top of any additional pa	ling jointly, and you do not include info	ur spo ormati	use is living with y on about your spo	or 2), both are equally responsible for rou, include information about your spouse. use. If more space is needed, attach a known). Answer every question.
Fill in your employment information.		Debtor 1			Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	✓ Employed☐ Not employed	ed	and the second s	☐ Employed ☐ Not employed
Include part-time, seasonal, or self-employed work.		Nurse			
Occupation may include student or homemaker, if it applies.	Occupation				
	Employer's name	Hand & Hear	Hea	ilth	
	Employer's address	900 Common Number Street	weal	th Plc	Number Street
		Virginia Beac	:h State	VA 23464 ZIP Code	City State ZIP Code
	How long employed the	ere? 2 years			~ ~~~
Part 2: Give Details About	: Monthly Income				
Estimate monthly income as of spouse unless you are separated If you or your non-filing spouse ha					rite \$0 in the space. Include your non-filing
below. If you need more space, a			maul	ioi aii empiayers i	ion that person on the intes
				For Debtor 1	For Debtor 2 or non-filing spouse
2 List monthly gross wages, sal deductions), if not paid monthly,			2.	\$_1,000.00	\$
3 Estimate and list monthly ove	rtime pay.		3.	+\$	+ \$
4 Calculate gross income, Add i	ne 2 + 1ine 3.		4.	\$_1,000.00	\$

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ebtor 1	Gwendolyn B. McPherson First Name Middle Name Last Name		Cas	e number of kod	own)_1	9-73241			
	·		For	Debtor 1		For Debtor 2 or			
Car	y line 4 here		\$	1,000.00	.,	non-filing spous \$.e		
•		7 4.	₽	1,000.00		Φ			
5 List	all payroll deductions:			0.40.00					
	Tax, Medicare, and Social Security deductions	5a.	\$	240.00		\$			
	Mandatory contributions for retirement plans	5b.				\$			
5c	•	5c.				\$			
	Required repayments of retirement fund loans	5d.				\$ \$			
5e 5f.	Insurance Domestic support obligations	5e. 5f.				\$ \$			
	,. •		\$ \$			\$			
5g	Union dues	5g.							
5h	Other deductions. Specify:	5h.	+\$		+	- \$	—		
6 Ad	d the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g + 5h.	6.	\$	240.00		\$			
7. Ca	iculate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	760.00		\$			•
8. Lis	t all other income regularly received:								
8a	Net income from rental property and from operating a business, profession, or farm								
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$			\$			
8b	Interest and dividends	8b.	\$			\$			
8c	Family support payments that you, a non-filing spouse, or a depende regularly receive	ent							
	Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8¢.	\$			\$			
8d	. Unemployment compensation	8d.	\$			\$			
8€	s Social Security	8ę.	\$	950.00		\$			
8f	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistanthat you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ice 8f.	\$			\$			
0.	Pension or retirement income	9	•			d			
_		8g.	. •			P			
18	n. Other monthly income. Specify:	8h.	+\$_		з г	+\$	<u> </u>		
	ld all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$	950.00		\$	ᆗ		
	culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10	\$	1,710.00	+	\$	}=	: \$	1,710.00
Inc	te all other regular contributions to the expenses that you list in Scheolude contributions from an unmarried partner, members of your household, ands or relatives.			ents, your roo	omma	ates, and other			
	not include any amounts already included in lines 2-10 or amounts that are ecify:			to pay expe	nses	listed in Schedu	le J. 11. +	· \$	
,	d the amount in the last column of line 10 to the amount in line 11. The			combined m	onthi	v income			
	ite that amount in the last column of line to to the amount in line 11. The lite that amount on the Summary of Your Assets and Liabilities and Certain S						12.		1,710.00 bined thly income
	you expect an increase or decrease within the year after you file this	form	?						
	Yes. Explain:								
									

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Fill in this information to identify	your case:			
Debtor 1 Gwendolyn B. Mc	Pherson Middle Name Last Name	Check if this	is:	
Debtor 2		— ☐ An amer	nded filina	
(Spouse, if filing) First Name	Middle Name Last Name	☐ A supple	ment showing post	
United States Bankruptcy Court for the:	eastern district of Virginia	expense	s as of the following	g date:
Case number 1 1 1 (If known)	3241	MM / DD /	YYYY	
Official Form 106J				
Schedule J: Yo	ur Expenses			12/15
·	ossible. If two married people are fill ed, attach another sheet to this form			_
Part 1: Describe Your Hou	sehold			
1. Is this a joint case?		· · · · · · · · · · · · · · · · · · ·		
✓ No. Go to line 2.✓ Yes. Does Debtor 2 live in a s	separate household?			
□ No □ Ves Debtor 2 must fil	e Official Form 106J-2, <i>Expenses for</i> S	Caparata Household of Dahtor 2		
**	The state of the s	separate riousonale of Debior 2.		
Do you have dependents? Do not list Debtor 1 and Debtor 2.	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not state the dependents' names,	cadi depondent	·		□ No □ Yes
				□ No
		•		☐ Yes
				□ No □ Yes
				□ No
				Yes
				□ No
				Yes
Do your expenses include expenses of people other than yourself and your dependents?	✓ No ☐ Yes			
Part 2: Estimate Your Ongo	ing Monthly Expenses			
Estimate your expenses as of your	bankruptcy filing date unless you a kruptcy is filed. If this is a supplem		•	•
• •	n-cash government assistance if you d it on <i>Schedule I: Your Income</i> (Offi		Your expe	inses
The rental or home ownership of any rent for the ground or lot.	expenses for your residence. Include	first mortgage payments and	4. \$	650.00
If not included in line 4:				
4a. Real estate taxes			4a. \$	
4b. Property, homeowner's, or r	enter's insurance		4b. \$	
4c. Home maintenance, repair,	and upkeep expenses		4c. \$	
44 Hamasuman's secaristics of	- aandaminium duaa		4.1 6	

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Debtor 1 Gwendolyn B. McPherson
First Name Middle Name Last Name

Case number (# known) 19 - 73241

			Your expenses
5	Additional mortgage payments for your residence, such as home equity loans	5.	\$
		J.	
6.	Utilities:		. FO 00
	6a. Electricity, heat, natural gas	6a.	\$50.00
	6b. Water, sewer, garbage collection	6b.	\$
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$ 228.00
	6d. Other. Specify:	6d.	\$
7.	Food and housekeeping supplies	7.	\$ 200.00
8.	Childcare and children's education costs	8.	\$
9.	Clothing, laundry, and dry cleaning	9.	\$
10.	Personal care products and services	10.	\$30.00
11.	Medical and dental expenses	11.	\$
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$200.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$ 100.00
14.		14.	\$
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$
	15b. Health insurance	15b.	\$
	15c. Vehicle insurance	15c.	s 131.00
	15d. Other insurance. Specify:	15d.	\$\$
	Too, Other historiance, openly,	rou.	Ψ
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$388.44
	17b. Car payments for Vehicle 2	17b.	\$
	17c. Other. Specify:	17c.	\$
	17d. Other. Specify:	17d.	\$
40	Your payments of alimony, maintenance, and support that you did not report as deducted from		
10.	your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Incom	e.	
	20a. Mortgages on other property	20a.	\$
	20b. Real estate taxes	20b.	\$
	20c. Property, homeowner's, or renter's insurance	20c.	\$
	20d. Maintenance, repair, and upkeep expenses	20d.	\$
	20e. Homeowner's association or condominium dues	20e.	\$

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Debtor 1 Gwendolyn B. McPherson Case number (if	known)	19-73241
FRSI, Name Migule Name Lest Name		·
21. Other. Specify:	21.	+\$
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$1,647.44
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	\$
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$ <u>1,647.44</u>
23. Calculate your monthly net income.		s 1,710.00
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$
23b. Copy your monthly expenses from line 22c above.	23b.	-\$ <u>1,647.44</u>
23c. Subtract your monthly expenses from your monthly income.		s 65.56
The result is your monthly net income.	23c.	\$
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
☑ No		····
Yes. Explain here:		management to
		!

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fficial Form 106Dec eclaration About an Individual Involvements for the second filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together, both are equally responsible for sum and the filling together.	oplying correct information. d schedules. Making a false statement, concealing property
se if filing) First Name Middle Name Last Name d States Bankruptcy Court for the: Eastern District of Virginia number 19-73241 fficial Form 106Dec eclaration About an Individual wo married people are filing together, both are equally responsible for su use must file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case urs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	Debtor's Schedules Applying correct information. It is schedules. Making a false statement, concealing property
fficial Form 106Dec Claration About an Individual To must file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case irs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	Debtor's Schedules Applying correct information. It is schedules. Making a false statement, concealing property
fficial Form 106Dec eclaration About an Individual vo married people are filing together, both are equally responsible for su a must file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	Debtor's Schedules Applying correct information. It is schedules. Making a false statement, concealing property
eclaration About an Individual eclaration About an Individual evo married people are filing together, both are equally responsible for sumust file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case irs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	Debtor's Schedules Applying correct information. It is schedules. Making a false statement, concealing property
eclaration About an Individual we married people are filing together, both are equally responsible for su a must file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	Debtor's Schedules Applying correct information. It is schedules. Making a false statement, concealing property
we married people are filing together, both are equally responsible for sumust file this form whenever you file bankruptcy schedules or amende taining money or property by fraud in connection with a bankruptcy case ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	Debtor's Schedules opplying correct information. d schedules. Making a false statement, concealing property
wo married people are filing together, both are equally responsible for sumust file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	oplying correct information. d schedules. Making a false statement, concealing property
wo married people are filing together, both are equally responsible for sumust file this form whenever you file bankruptcy schedules or amende taining money or property by fraud in connection with a bankruptcy case ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	oplying correct information. d schedules. Making a false statement, concealing property
wo married people are filing together, both are equally responsible for sumust file this form whenever you file bankruptcy schedules or amende taining money or property by fraud in connection with a bankruptcy case ars, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	oplying correct information. d schedules. Making a false statement, concealing property
s must file this form whenever you file bankruptcy schedules or amende taining money or property by fraud in connection with a bankruptcy case irs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	d schedules. Making a false statement, concealing property
s must file this form whenever you file bankruptcy schedules or amende aining money or property by fraud in connection with a bankruptcy case irs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	d schedules. Making a false statement, concealing property
aining money or property by fraud in connection with a bankruptcy case irs, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Sign Below	
☑ No	· ,
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary and sc	nedules filed with this declaration and
that they are true and correct.	
(h h	
My year of the second	
Signature of Debtor 1 Signature of Debt	or 2
Date	

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	•		Document	Page 34 of 49
Fill in this in	nformation to identi	fy your case:		
Debtor 1	Gwendolyn B. N	McPherson		
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing) First Name	Middle Name	Last Name	
		e: Eastern District of V	irginia	Observice in
Case number (If known)	19-73241			☐ Check if this is an amended filing
If you are □ credit □ you ha You must whicheve	an individual filing ors have claims sec ave leased persona file this form with t r is earlier, unless t	under chapter 7, you cured by your property I property and the lea the court within 30 da the court extends the	must fill out this form y, or se has not expired. ys after you file your t time for cause. You m	if: pankruptcy petition or by the date set for the meeting of creditors, ust also send copies to the creditors and lessors you list on the form. responsible for supplying correct information.
	tors must sign and		.ase, both are equally	respondible for pappiying contest information.
	mplete and accurate r name and case nu		space is needed, attac	th a separate sheet to this form. On the top of any additional pages,
Part 1:	List Your Cred	itors Who Have Se	cured Claims	
	my creditors that yo	ou listed in Part 1 of S	chedule D: Creditors	Who Have Claims Secured by Property (Official Form 106D), fill in the

Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? Creditor's Surrender the property. ☐ No Bannister Nissan name: **☑** Yes Retain the property and redeem it. Description of 2016 Nissan Sentra SV Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's □ No Surrender the property. name ☐ Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. ■ No name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: ☐ Retain the property and [explain]: _ Creditor's ■ Surrender the property. ☐ No name: ☐ Retain the property and redeem it. T Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt:

Retain the property and [explain]: _

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Describe your unexpired	personal property leases	Will the lease be assumed?		
essor's name:		□ No		
Description of leased property:		☐ Yes		
	0. (M.) (M. M. M.) (M.)			
essor's name:		□ No		
Description of leased property:		☐ Yes		
_essor's name:		□ No		
Description of leased property:		☐ Yes		
.essor's name:	v	□ No		
		Yes		
Description of leased property:				
	A /	, , ,		
_essor's name:		□ No		
Description of leased property:		☐ Yes		
_essor's name:	,	☐ No		
		☐ Yes		
Description of leased property:		- 103		
,				
Lessor's name:	N 404 N W0	□ No		
		☐ Yes		
Description of leased property:				
	•	•		
t 3: Sign Below				

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ebtor 1	Gwendolyn B. McPherson				
ebtor 2	First Name Middle Name	Last Name			
Spouse, if filin	g)rst Name Middle Name	Last Name			
Inited States	s Bankruptcy Court for the Eastern District o	f Virginia			
ase numbe	, <u>19-73241</u>				Observate is above to see
If known)					Check if this is an amended filing
					_
<i>cc</i> :	E 407				
	Form 107				
taten	nent of Financial Affair	rs for Individ	luals Filing f	or Bankruptc	y 04/19
	lete and accurate as possible. If two marr				
	 If more space is needed, attach a separa nown). Answer every question. 	ate sheet to this form.	On the top of any addit	ional pages, write your r	name and case
mber (ii k	nown). Allswer every question.				
art 1:	Give Details About Your Marital Sta	4 and 1015 and Va	lined Bafaca		
				· · ·	
. What is	your current marital status?				
☑ Mar	ried				
	married				
. During	the last 3 years, have you lived anywhere	other than where you	live now?		
-	the last 3 years, have you lived anywhere	other than where you	live now?		
□ No		•			
☐ No ☑ Yes	. List all of the places you lived in the last 3	years. Do not include w	here you live now.		Dates Debtor 2
☐ No ☑ Yes		years. Do not include w			Dates Debtor 2 lived there
☐ No ☑ Yes	. List all of the places you lived in the last 3	years. Do not include w Dates Debtor 1 C lived there	here you live now.		
□ No ☑ Yes	List all of the places you lived in the last 3 sebtor 1:	years. Do not include w Dates Debtor 1 lived there	here you live now. Debtor 2:		lived there Same as Debtor 1
□ No ☑ Yes □	. List all of the places you lived in the last 3	Dates Debtor 1 Lived there	here you live now. Debtor 2:		lived there Same as Debtor 1 From
□ No ☑ Yes □	List all of the places you lived in the last 3 teleptor 1: 1872 Colonial Arms Apartment	years. Do not include w Dates Debtor 1 lived there	here you live now. Debtor 2: Same as Debtor 1		lived there Same as Debtor
No Yes	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment	Dates Debtor 1 Lived there	here you live now. Debtor 2: Same as Debtor 1		lived there Same as Debtor 1 From
No Yes	List all of the places you lived in the last 3 teleptor 1: 1872 Colonial Arms Apartment	Dates Debtor 1 Lived there	here you live now. Debtor 2: Same as Debtor 1	State ZIP Code	lived there Same as Debtor 1 From
No Yes	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454	pears. Do not include w Dates Debtor 1 Clived there From 01/01/2015 To 01/01/2016	here you live now. Debtor 2: Same as Debtor 1 Number Street	State ZIP Code	Ived there Same as Debtor 1 From To
No Yes	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454	pears. Do not include w Dates Debtor 1 Clived there From 01/01/2015 To 01/01/2016	here you live now. Debtor 2: Same as Debtor 1 Number Street	State ZIP Code	FromToToToTo
No Yes	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454	pears. Do not include w Dates Debtor 1 Elived there From 01/01/2015 To 01/01/2016 From	here you live now. Debtor 2: Same as Debtor 1 Number Street	State ZIP Code	From Same as Debtor To Same as Debtor From From Same as Debtor Same as Debtor From Same
No Yes	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454 State ZIP Code	pears. Do not include w Dates Debtor 1 Clived there From 01/01/2015 To 01/01/2016	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1	State ZIP Code	From To Same as Debtor 1
No Yes	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454 State ZIP Code	pears. Do not include w Dates Debtor 1 Elived there From 01/01/2015 To 01/01/2016 From	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1	State ZIP Code	From Same as Debtor 1
No Yes De	List all of the places you lived in the last 3 sebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454 State ZIP Code	pears. Do not include w Dates Debtor 1 Elived there From 01/01/2015 To 01/01/2016 From	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1	State ZIP Code	From Same as Debtor 1
No Yes De	ebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454 city State ZIP Code	pears. Do not include w Dates Debtor 1 Elived there From 01/01/2015 To 01/01/2016 From	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street		From Same as Debtor To Same as Debtor From From Same as Debtor Same as Debtor From Same
No Yes Delta Antique	ebtor 1: 1872 Colonial Arms Apartment Jumber Street Virginia Beach VA 23454 ity State ZIP Code the last 8 years, did you ever live with a se	pears. Do not include w Dates Debtor 1 Elived there From 01/01/2015 To 01/01/2016 From To Pouse or legal equival	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street	State ZIP Code	From To
No Yes Delta States a	ebtor 1: 1872 Colonial Arms Apartment lumber Street Virginia Beach VA 23454 sity State ZIP Code	pears. Do not include w Dates Debtor 1 Elived there From 01/01/2015 To 01/01/2016 From To Pouse or legal equival	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street	State ZIP Code	Iived there Same as Debtor From To Same as Debtor From To (Community property
No N	ebtor 1: 1872 Colonial Arms Apartment Jumber Street Virginia Beach VA 23454 ity State ZIP Code the last 8 years, did you ever live with a se	pears. Do not include w Dates Debtor 1	here you live now. Debtor 2: Same as Debtor 1 Number Street City Same as Debtor 1 Number Street	State ZIP Code	From To

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Debtor 1	Gwendolyn B. McPherson First Name Middle Name Last N	Case number (# known) 19-73241				
_						
Fill i	you have any income from employment n the total amount of income you received ou are filing a joint case and you have inco	from all jobs and all busis	nesses, including part-tin	ne activities.	ndar years?	
	No Yes. Fill in the details.					
		Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$25,000.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$	
		✓ Wages, commissions,		· -		
	For last calendar year: (January 1 to December 31,2018)	bonuses, tips Operating a business	\$27,000.00	☐ Wages, commissions, bonuses, tips☐ Operating a business	\$	
	YYYY	Operating a pusitiess		☐ Operating a business		
	For the calendar year before that:	Wages, commissions, bonuses, tips	s 31,696.00	Wages, commissions, bonuses, tips	¢	
	(January 1 to December 31, 2017)	Operating a business	Ψ	Operating a business	Ψ	
List	nbling and lottery winnings. If you are filing each source and the gross income from e No Yes, Fill in the details.				e under Debtor 1.	
_	res, premine details.	Debtor 1	,	Debtor 2	,	
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	From January 1 of current year until	SSI	\$ 7,600.00		- \$	
	the date you filed for bankruptcy:		\$		- \$	
			\$		- \$	
	For last calendar year:	SSI	\$11,400.00		- \$	
	(January 1 to December 31, $\frac{2018}{\text{YYY}}$)		\$ \$		_ \$	
			Φ		_ \$	
	For the calendar year before that:	SSI	s11,400.00		\$	
	(January 1 to December 31,2017		•		_ _ \$	
	YITT		\$		_ \$	

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ebtor 1	Gwendolyn B. McP	herson	Last Name		Case num	nber (if known) 19-73241	
art 3:	List Certain Payme	nts You	Made Befor	e You Filed	for Bankruptcy		
. Are eith	ner Debtor 1's or Debto	r 2's deb	ts primarily co	onsumer debt	s?		
☐ No.	Neither Debtor 1 nor "incurred by an individu					defined in 11 U.S.C. § 101((8) as
	During the 90 days bef	ore you f	iled for bankrup	otcy, did you pa	y any creditor a total of \$6	5.825* or more?	
	☐ No. Go to line 7.						
	total amount)	ou paid f	hat creditor. Do	not include pa	\$6,825* or more in one or ayments for domestic supp nents to an attorney for this	oort obligations, such as	
	* Subject to adjustmen	t on 4/01	/22 and every 3	years after th	at for cases filed on or afte	er the date of adjustment.	
☑ Yes	s. Debtor 1 or Debtor 2	ar hath ^j	nave primarily	consumer de	hte		
⊶ Yes			•		ots. By any creditor a total of \$6	SOO or more?	
	Diffuld the act days be-	ore your	Red for banking	ncy, dia you pa	ry arry creditor a total or po	ou or more:	
	No. Go to line 7.						,
	creditor. Do n	ot include	e payments for	domestic supp	\$600 or more and the tota ort obligations, such as ch ey for this bankruptcy case	nild support and	
				Dates of payment	Total amount paid	Amount you still owe	Was this payment fo
	Banister Niss	an			s 1,165.32	s 17,479.80	☐ Mortgage
	Creditor's Name				Ψ,,,,,=	Ψ	
	44 North Batt	lefield E	Blvd				☑ Car
	Number Street						☐ Credit card
							Loan repayment
	Chasanooko	Va	23452				Suppliers or vendo
	Chesapeake City	State	ZIP Code				Other
					c r	\$	
	Creditor's Name				\$	Ф	Mortgage
							Car
	Number Street						Credit card
							Loan repayment
		<u> </u>					Suppliers or vendo
	· City	State	ZIP Code				Other
	Oity	3.2.3	2 3333				
					\$	\$	☐ Mortgage
	Creditor's Name						☐ Car
							Credit card
	Number Street						
							Loan repayment
		,					Suppliers or vend
	City	State	ZIP Code				Other

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or 1	Gwendolyn B. M	lcPherson				Case number (d known)	19-73241
	First Name Middle	Name	Last Name			-	
						X - X - Y	
<i>inside</i> corpo agen	orations of which you a nt, including one for a but as child support and a	es; any gene re an officer, usiness you	era) partners; re director, perso	elatives of any gon in control, or	general partners; p owner of 20% or i	artnerships of which more of their voting	who was an insider? In you are a general partner; securities; and any managing domestic support obligations,
\ Y	es. List all payments to	o an insider.					
	•			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Landard Name				\$	\$	
	Insider's Name						
	Number Street						
	City	State	ZIP Code				
	,	•	- •		*		
	Insider's Name				\$	\$	
	Number Street						
	, and a						
	City	State	ZIP Code				
an ir Inclu	in 1 year before you f nsider? ide payments on debts No Yes, List all payments t	guaranteed	or cosigned by		ayments or trans	fer any property o	n account of a debt that benef
				Dates of payment	Total amount paid	Amount you still	Reason for this payment
						•	modes creates a name
	Insider's Name	······································	<u></u>	·	\$	_ \$	
	Number Street			· 			
	City	State	ZIP Code				
					\$	\$	
	Insider's Name			·			
	Number Street			- <u></u>			
	City	State	ZIP Code	-			

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ebtor 1	Gwendolyn B. McPherson First Name Middle Name Last Name		Case number of known	19-73241	
Part 4:	Identify Legal Actions, Repossessi	one and Foreciosure	ac.		
9. Withi i List al	n 1 year before you filed for bankruptcy, w I such matters, including personal injury case ontract disputes.	ere you a party in any la	wsuit, court action, or admi		
	es. Fill in the details.	ure of the case	Court or agency		Status of the case
C	Case title		Court Name		Pending On appeal
-	Case number		Number Street		Concluded
			City Sta	te ZIP Code	<u> </u>
-	Case title		Court Name		On appeal
C	Case number		Number Street City Sta		Concluded
	o. Go to line 11. es. Fill in the information below.	Describe the prope	nty	Date	Value of the property
	Creditor's Name				\$
	Number Street	Explain what happe Property was Property was Property was	repossessed. foreclosed.		
	City State ZIP Code		attached, seized, or levied.	Date	Value of the propert
	Creditor's Name			~~~~ ~	<u> </u>
	Number Street	Explain what happe	ened		
		Property was			
	City State ZIP Code	Property was	garnished.		

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or 1	Gwendolyn B. McPherson	Case r	number (#known) 19-73241	
	First Name Middle Name Last N	ame		
With	in 90 days before you filed for bankrup	tcy, did any creditor, including a bank or fina	ancial institution, set off any amou	nts from your
	unts or refuse to make a payment beca	ause you owed a debt?		
Σ N				
U Y	es. Fill in the details.			
		Describe the action the creditor took		mount
~	reditor's Name		was taken	
•	odioi s valie			
Ñ	umber Street		\$	
-				
_	ity State ZIP Code	Lock & divide of account according MANA		
C	state ZIP Code	Last 4 digits of account number: XXXX		
Wish	in 1 year hefere you filed for hanksunts	cy, was any of your property in the possession	on of an accionos for the honofit o	•
	itors, a court-appointed receiver, a cus		of an assignee for the belieff o	
☑ N	• •			
☐ Y				
	_			
rt 5:	List Certain Gifts and Contribu	tions		
Vithi	in 2 years before you filed for bankrup	tcy, did you give any gifts with a total value o	of more than \$600 per person?	
☑ ∧				
☐ Y	es. Fill in the details for each gift.			
	Office with a 4444 and a second second second	Proposition start with	Data	Makus
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
				\$
P	erson to Whom You Gave the Gift			
				\$
_				
N	lumber Street			
c	ity State ZIP Code			
_	dunan'a ralatinashia ta unu			
Г	erson's relationship to you			
G	Sifts with a total value of more than \$600	Describe the gifts	Dates you gave	Value
	er person		the gifts	
<u> </u>	Person to Whom You Gave the Gift			\$
	GIOGIA O VITORI TOM GAVE THE GIT			
_				\$
N.	lumber Street			
IN	onest			
~	ity State ZIP Code			
Ç	State ZIF Code			
_	Person's relationship to you			

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ebtor 1	Gwendolyn B. McPherson	Case number (# Known) 19-73241				
	First Name Mxddle Name La	st Name		<u> </u>		
ı Wit	hin 2 years before you filed for bankru	rptcy, did you give any gifts or contributions with a total valu	ue of more than \$60	10 to any charity?		
	No	prosy, and you give any give or contributions with a total value		o to any onanty.		
	Yes. Fill in the details for each gift or co	ntribution.				
	•					
	Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value		
				¢		
	Charity's Name	-		Ψ		
		_		\$		
	Number Street					
	City State ZIP Code	_				
	Only Oldio Zir Cods					
art (Eist Certain Losses					
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost		
				\$		
				<u> </u>		
yo Inc	thin 1 year before you filed for bankru u consulted about seeking bankruptcy clude any attorneys, bankruptcy petition p	ptcy, did you or anyone else acting on your behalf pay or tra		to anyone		
	No Yes. Fill in the details.					
		Description and value of any property transferred	Date payment or transfer was made	Amount of paymen		
	Person Who Was Paid		made			
	Number Street	-		\$		
		-		\$		
	City State ZIP Code	.				
	Email or website address					
	Person Who Made the Payment if Not You	=				

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otor 1 Gwend	olyn B. McPherson	Name	Case number (#known) 1	9-73241	
		Description and value of any property	transferred	Date payment or transfer was made	Amount of payment
Person Who W	as Paid				\$
Number Stre	et				
					
City	State ZIP Code				
Email or website	e address	_			
Person Who Ma	ade the Payment if Not You				
	ny payment or transfer that y	itors or to make payments to your cre you listed on line 16.	altors f		
		Description and value of any property	transferred	Date payment or transfer was	Amount of paym
Person Who W	Vas Paid	-		made	
Number Stre	eet				\$
		-			\$
transferred in the Include both outr	he ordinary course of your right transfers and transfers lifts and transfers that you ha	ptcy, did you sell, trade, or otherwise business or financial affairs? made as security (such as the granting ave already listed on this statement.	of a security interest or r	nortgage on your pro	operty).
		Description and value of property transferred	Describe any property or debts paid in excha	or payments received inge	d Date transfe was made
Person Who Re	eceived Transfer				
Number Stre	et				
City	State ZIP Code				
Person's rela	ationship to you				
Person Who Re	eceived Transfer				
Number Stre	et				
-					
City	State ZIP Code				

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	Gwendolyn B. McPherson First Name Middle Name Last	Name	Case number (#kno	_{wn)} 19-73241	
	L.331				
	nin 10 years before you filed for bankri a beneficiary? (These are often called a		ty to a self-settled trus	st or similar device of w	hich you
□ ,	No Yes. Fill in the details.				
	•	Description and value of the prope	rty transferred		Date transfer was made
,	Name of trust				
	rearrie of trust	_			
-		_			
Part 8	: List Certain Financial Account	ts. Instruments. Safe Deposit	Boxes, and Storag	e Units	
	hin 1 year before you filed for bankrup				benefit,
clos Incl	sed, sold, moved, or transferred? lude checking, savings, money market kerage houses, pension funds, coope	t, or other financial accounts; certi	ificates of deposit; sha		
Ø	No				
	Yes. Fill in the details.				
		Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
	Name of Financial Institution	xxxx	☐ Checking		\$
	Number Street	-	Savings		
		-	☐ Money market ☐ Brokerage		
		-	Other		
	City State ZIP Code		Cotner		
		XXXX	☐ Checking		\$
	City State ZIP Code Name of Financial Institution			 -	\$
			☐ Checking ☐ Savings ☐ Money market		\$
	Name of Financial Institution		☐ Checking ☐ Savings ☐ Money market ☐ Brokerage		\$
	Name of Financial Institution Number Street		☐ Checking ☐ Savings ☐ Money market		\$
sec	Name of Financial Institution Number Street City State ZIP Code you now have, or did you have within curities, cash, or other valuables?	-	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other	box or other depositor	\$
sec ☑	Name of Financial Institution Number Street City State ZIP Code you now have, or did you have within curities, cash, or other valuables?	1 year before you filed for bankru	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other ptcy, any safe deposit		
sec ☑	Name of Financial Institution Number Street City State ZIP Code you now have, or did you have within surfities, cash, or other valuables?	-	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other ptcy, any safe deposit	box or other depositor	
sec ☑	Name of Financial Institution Number Street City State ZIP Code you now have, or did you have within curities, cash, or other valuables? No Yes. Fill in the details.	1 year before you filed for bankru	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other ptcy, any safe deposit		Do you stil have it?
sec ☑	Name of Financial Institution Number Street City State ZIP Code you now have, or did you have within surfities, cash, or other valuables?	1 year before you filed for bankru	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other ptcy, any safe deposit		Do you stit have it?
sec ☑	Name of Financial Institution Number Street City State ZIP Code you now have, or did you have within curities, cash, or other valuables? No Yes. Fill in the details.	1 year before you filed for bankru Who else had access to it?	☐ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other ptcy, any safe deposit		Do you stil have it? ☑ No

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tor 1	Gwendolyn B. McPherson First Name Middle Name Last	Name	Case number (# known) 19-73241	
ŽΙN	·	or place other than your home with	nin 1 year before you filed for bankruptc	/?
⊣ Y.	es. Fill in the details.	Who else has or had access to it?	Describe the contents	Do you sti have it?
	Name of Storage Facility	Name		☐ No ☐ Yes
	Number Street	Number Street		
		City State ZIP Code		
	City State ZIP Code			
orh ☑ I	ou hold or control any property that sold in trust for someone.	or Control for Someone Else	roperty you borrowed from, are storing	for,
	•	Where is the property?	Describe the property	Value
	Owner's Name			\$
	Number Street	Number Street		
	Number Street	Number Street		
			Code	
1 1	City State ZIP Code	City State ZIP	Code	
	City State ZIP Code Give Details About Environ	City State ZIP	Code	
r the Env	City State ZIP Code Give Details About Environ purpose of Part 10, the following defi ironmental law means any federal, sta	City State ZIP mental Information initions apply: ite, or local statute or regulation coor material into the air, land, soil, su	ncerning pollution, contamination, relea	
r the Env. haza incli	City State ZIP Code Give Details About Environ purpose of Part 10, the following defi ironmental law means any federal, sta ardous or toxic substances, wastes, of uding statutes or regulations controlling	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance arty as defined under any environments.	ncerning pollution, contamination, relea	ium,
r the Env. haza incli Site utili	City State ZIP Code Details About Environ purpose of Part 10, the following defi ironmental law means any federal, sta ardous or toxic substances, wastes, o uding statutes or regulations controlli means any location, facility, or prope ze it or used to own, operate, or utilize	mental information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environmental it, including disposal sites.	encerning pollution, contamination, relea urface water, groundwater, or other med s, wastes, or material.	ium, e, or
r the Env. haza incli Site utili: Haza	Give Details About Environmental law means any federal, standard statutes or regulations controllimeans any location, facility, or proper it or used to own, operate, or utilizardous material means anything an elementary of the controllimeans and the controllimeans any location, facility, or proper it or used to own, operate, or utilizardous material means anything an elementary of the controllimeans anything and the controllimeans anything anyth	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environment, it, including disposal sites. novironmental law defines as a haza, contaminant, or similar term.	encerning pollution, contamination, release irface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi	ium, e, or
r the Env. haza incli Site utili Haza sub	Give Details About Environmental law means any federal, standardous or toxic substances, wastes, ouding statutes or regulations controllimeans any location, facility, or propertie it or used to own, operate, or utilizardous material means anything an estance, hazardous material, pollutant, all notices, releases, and proceedings	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environment, it, including disposal sites. Invironmental law defines as a haza ocntaminant, or similar term. Is that you know about, regardless of	encerning pollution, contamination, release irface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi	ium, e, or ic
r the Env. haze inclusional final fi	Give Details About Environmental law means any federal, standard statutes or regulations controllimeans any location, facility, or proper it or used to own, operate, or utilizardous material means anything an estance, hazardous material, pollutant, all notices, releases, and proceedings any governmental unit notified you the	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environment, it, including disposal sites. Invironmental law defines as a haza ocntaminant, or similar term. Is that you know about, regardless of	encerning pollution, contamination, release urface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi of when they occurred.	ium, e, or ic
r the Env. haze inclusional final fi	Give Details About Environ purpose of Part 10, the following defi ironmental law means any federal, sta ardous or toxic substances, wastes, o uding statutes or regulations controlli means any location, facility, or prope ze it or used to own, operate, or utilize ardous material means anything an el stance, hazardous material, pollutant, all notices, releases, and proceedings any governmental unit notified you the	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environment, it, including disposal sites. Invironmental law defines as a haza ocntaminant, or similar term. Is that you know about, regardless of	encerning pollution, contamination, release urface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi of when they occurred.	ium, e, or ic
r the Env. hazza inclusional Site utilization with the substitution of the substitutio	Give Details About Environ purpose of Part 10, the following defi ironmental law means any federal, sta ardous or toxic substances, wastes, o uding statutes or regulations controlli means any location, facility, or prope ze it or used to own, operate, or utilize ardous material means anything an el stance, hazardous material, pollutant, all notices, releases, and proceedings any governmental unit notified you the	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environmental including disposal sites. Invironmental law defines as a haza a contaminant, or similar term. In the state of th	encerning pollution, contamination, relea urface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi of when they occurred. liable under or in violation of an environ	ium, e, o <i>r</i> ic mental law?
Env. hazz inclusional inclusio	Give Details About Environmental law means any federal, standardous or toxic substances, wastes, ouding statutes or regulations controlling means any location, facility, or property it or used to own, operate, or utilized ardous material means anything an estance, hazardous material, pollutant, all notices, releases, and proceedings any governmental unit notified you the No	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environment it, including disposal sites. Invironmental law defines as a hazal, contaminant, or similar term. Is that you know about, regardless of the state of the stat	encerning pollution, contamination, relea urface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi of when they occurred. liable under or in violation of an environ	ium, e, o <i>r</i> ic mental law?
er the Env hazz inclusions inclusions inclusions inclusions inclusions inclusions including the substitution including inclusions including inclusions including includin	Give Details About Environmental law means any federal, standardous or toxic substances, wastes, ouding statutes or regulations controlling means any location, facility, or property it or used to own, operate, or utilized ardous material means anything an enstance, hazardous material, pollutant, all notices, releases, and proceedings any governmental unit notified you the No Yes. Fill in the details.	mental Information initions apply: ate, or local statute or regulation coor material into the air, land, soil, suing the cleanup of these substance orty as defined under any environment it, including disposal sites. Invironmental law defines as a hazal, contaminant, or similar term. Is that you know about, regardless of the coordinate or potentially disposal sites. In the coordinate of t	encerning pollution, contamination, relea urface water, groundwater, or other med is, wastes, or material. ental law, whether you now own, operat rdous waste, hazardous substance, toxi of when they occurred. liable under or in violation of an environ	ium, e, o <i>r</i> ic mental law?

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tor 1		B. McPherson	Last Name	Case number (#known) 19-73241			
: ⊔ a.,,	you notified any	governmental u	init of any release of hazardous mate	rial?			
		governinemai u	mit of any release of hazardous mate	ridi f			
	No Yes. Fill in the deta						
	res. Fili in the deta	ails.	Governmental unit	Fundamental law if you know it	Date of notice		
			Governmental unit	Environmental law, if you know it	Date of notice		
				_			
	Name of site		Governmental unit		 -		
	Number Street		Number Street	_			
		y	City State ZIP Code	-			
	City	State ZIP Co-	de				
lave	e vou been a party	in any judicial	or administrative proceeding under a	ny environmental law? Include settlemer	nts and orders.		
<u> </u>			3				
	No Yes. Fill in the deta	aile					
_	103. 1 111 111 1110 000	u	Court or agency	Nature of the case	Status of the		
			ocure or agency	Nature of the case	case		
	Case title		Court Name		Pending		
			Court Name		On appe		
			Number Street		Conclud		
	Case number		City State ZIP C	ode			
rt f	1: Give Deta	ils About You	r Business or Connections to Ar	y Business			
	☐ A member of a☐ A partner in a p☐ An officer, dire	limited liability partnership ector, or managi t least 5% of the	oyed in a trade, profession, or other a company (LLC) or limited liability paing executive of a corporation voting or equity securities of a corporation to Part 12.	rtnership (LLP)			
_			nd fill in the details below for each bu	isiness.			
			Describe the nature of the busin	, -			
	Business Name			Do not include Social	Security number or ITIN.		
				EIN:			
	Number Street		Name of accountant or bookkee	per Dates business existo	ed		
					•		
				From T	o		
	City	State ZIP Co					
			Describe the nature of the busin		on number Security number or ITIN.		
	Business Name				·		
	Number Street			EIN:			
			Name of accountant or bookkee	per Dates business exist	ed		
							
				From T	o		
	City	State ZIP Co	ode				

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			Last Name		
	•				
			Describe th	e nature of the business	Employer Identification number
					Do not include Social Security number or ITI
Busines	s Name				EIN:
Number	Street		Name of ac	countant or bookkeeper	Dates business existed
					From To
City		State ZIP	Code		
titutions No	, creditors, o	r other part		give a illiancial statement to	anyone about your business? Include all financial
Yes. Fill	l in the details	s below.			
			Date issued	d	
Name			MM / DD / YY	'YY "	
Number	Street				
City		State ZIP	Code		
City		State ZIP	Code		
City		State ZIP	Code		
	· · · · · · · · · · · · · · · · · · ·	State ZIP	Code		
	gn Below	State ZiP	Code		
have reanswers an connec	d the answer	s on this Si correct. I un	tatement of Financia derstand that makin ase can result in fin	g a false statement, conceali	s, and I declare under penalty of perjury that the ng property, or obtaining money or property by fra nment for up to 20 years, or both.
have reamswers a	d the answer	s on this Si correct. I un	tatement of Financia derstand that makin ase can result in fin	g a false statement, conceali es up to \$250,000, or impriso	ng property, or obtaining money or property by fra
have reams and connect 8 U.S.C.	d the answer	s on this Si correct. I un	tatement of Financia derstand that makin ase can result in fin	g a false statement, conceali es up to \$250,000, or impriso	ng property, or obtaining money or property by fra
have ream some connects u.S.C. Signatu	d the answer are true and c tion with a ba §§ 152, 1341, which is a second ure of Debtor 1	s on this Si correct. I un ankruptcy c 1519, and	tatement of Financia derstand that makin case can result in fin 3571.	g a false statement, concealing to \$250,000, or imprison to \$250,000, or imprison to \$250,000. Signature of Debtor 2 Date	ng property, or obtaining money or property by fra
have reamswers an connect 8 U.S.C. Signature Date Original your attention of the connect of the	d the answer are true and c tion with a ba §§ 152, 1341, which is a second ure of Debtor 1	s on this Si correct. I un ankruptcy c 1519, and	tatement of Financia derstand that makin case can result in fin 3571.	g a false statement, concealing to \$250,000, or imprison to \$250,000 and imprison to \$250,000. Signature of Debtor 2	ing property, or obtaining money or property by fra nament for up to 20 years, or both.
have ream to connect 8 U.S.C. Signatu	d the answer are true and c tion with a ba §§ 152, 1341, which is a second ure of Debtor 1	s on this Si correct. I un ankruptcy c 1519, and	tatement of Financia derstand that makin case can result in fin 3571.	g a false statement, concealing to \$250,000, or imprison to \$250,000 and imprison to \$250,000. Signature of Debtor 2	ing property, or obtaining money or property by fra inment for up to 20 years, or both.
have ream some some some some some some some som	d the answer are true and c tion with a ba §§ 152, 1341, which is a second ure of Debtor 1	s on this Si correct. I un ankruptcy c 1519, and	tatement of Financia derstand that makin case can result in fin 3571.	g a false statement, concealing to \$250,000, or imprison to \$250,000 and imprison to \$250,000. Signature of Debtor 2	ing property, or obtaining money or property by fra inment for up to 20 years, or both.
have reamswers an connect 8 U.S.C. Signatur Date 0 id you at 1 No Yes	d the answers are true and c tion with a ba §§ 152, 1341, Let of Debtor 1 9/07/2019 ttach addition	s on this Si correct. I un ankruptcy c 1519, and i	tatement of Financial derstand that makin lase can result in fin 3571.	g a false statement, concealing to \$250,000, or imprison to \$250,000 and imprison to \$250,000. Signature of Debtor 2	ing property, or obtaining money or property by fra inment for up to 20 years, or both. als Filing for Bankruptcy (Official Form 107)?
have reamswers as a connect BU.S.C. Signature Original No. 1 Yes I No. 1 Yes	d the answers are true and c tion with a ba §§ 152, 1341, Lower of Debtor 1 9/07/2019 ttach addition ay or agree to	s on this St correct. I un ankruptcy c 1519, and i	tatement of Financial derstand that making assection result in fin 3571. Your Statement of the content of the	g a false statement, concealing a false statement, concealing a false statement, concealing a false statement, concealing a false statement of Debtor 2 Date	ing property, or obtaining money or property by fra nament for up to 20 years, or both. als Filing for Bankruptcy (Official Form 107)?

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Fil	l in this information to identify your case:				Check one box o	only as directed in this form and in	
Det	otor 1 Gwendolyn B. McPherson First Name Middle Name	Last Name		_			
Det	otor 2	Lastivanie			1. There is no	presumption of abuse.	
	ruse, if filing) First Name Middle Name led States Bankruptcy Court for the: Eastern District of V	irginia	·		abuse appli	ion to determine if a presumption of es will be made under <i>Chapter 7</i> : <i>Calculation</i> (Official Form 122A–2).	
Cas	e number 19-73241					Test does not apply now because of	
	nown)	<u> </u>				litary service but it could apply later	
					☐ Check if this	is an amended filing	
Of	ficial Form 122A–1						
Cł	napter 7 Statement of Your	Curre	ent Mo	nthl	y Income	12/15	
addi do n <i>Abu</i>	te is needed, attach a separate sheet to this form. Incliditional pages, write your name and case number (if knoot have primarily consumer debts or because of qualities Under § 707(b)(2) (Official Form 122A-1Supp) with the Calculate Your Current Monthly Income	own), If you fying milita this form.	believe tha	it you are	exempted from a	presumption of abuse because you	•
1	What is your marital and filing status? Check one only.						_
١.	Not married, Fill out Column A, lines 2-11.						
	☐ Married and your spouse is filing with you. Fill out	both Colum	ns A and B,	lines 2-11			
	Married and your spouse is NOT filing with you. Y	ou and you	ır spouse a	re:			
	Living in the same household and are not leg	jally separa	ted. Fill out	both Colu	mns A and B, lines	i 2-11.	
	Living separately or are legally separated. Fill under penalty of perjury that you and your spous spouse are living apart for reasons that do not in	se are legally	y separated	under non	bankruptcy law that	at applies or that you and your	
	Fill in the average monthly income that you received bankruptcy case. 11 U.S.C. § 101(10A). For example, if August 31. If the amount of your monthly income varied d Fill in the result. Do not include any income amount more income from that property in one column only. If you have	you are filing furing the 6 to than once.	ng on Septen months, add For example	nber 15, the the income, if both s	ne 6-month period ne for all 6 months pouses own the sa	would be March 1 through and divide the total by 6. ame rental property, put the	
					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
2.	Your gross wages, salary, tips, bonuses, overtime, ar (before all payroll deductions).	id commiss	enoia		\$ <u>1,000.0</u> 0	\$	
3.	Alimony and maintenance payments. Do not include packet of the payments of t	ayments froi	m a spouse	if	\$	\$	
4.	All amounts from any source which are regularly paid of you or your dependents, including child support. In from an unmarried partner, members of your household, and roommates. Include regular contributions from a spot filled in. Do not include payments you listed on line 3.	nclude regul your depend	iar contributi ients, paren	ons ts,	\$	\$	
5.	Net income from operating a business, profession,	Debtor 1	Debtor 2				
	or farm Gross receipts (before all deductions)	\$	\$	_			
	Ordinary and necessary operating expenses	- \$		-			
	Net monthly income from a business, profession, or farm	 \$	\$	Copy here→	\$	\$	
6.	Net income from rental and other real property Gross receipts (before all deductions)	Debtor 1	Debtor 2	. note 2			
	Ordinary and necessary operating expenses	- \$	- s	•			
	Net monthly income from rental or other real property	\$	\$	Copy here	\$	\$	
7.	Interest, dividends, and royalties	Ψ	Ψ		\$	\$	

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btor	1 Gwendolyn B. McPherson First Name Middle Name Last Name	Case number (#Anown) 19-73241
		Column A Column B Debtor 1 Debtor 2 or non-filing spouse
L	nemployment compensation	\$ \$
	onot enter the amount if you contend that the amount received was nder the Social Security Act. Instead, list it here:	
	For you	_
	For your spouse\$	
	Pension or retirement income. Do not include any amount received senefit under the Social Security Act.	that was a \$
(ncome from all other sources not listed above. Specify the source to not include any benefits received under the Social Security Act or is a victim of a war crime, a crime against humanity, or international of errorism. If necessary, list other sources on a separate page and put	payments received or domestic
		\$
		\$
	Total amounts from separate pages, if any.	+\$
(Calculate your total current monthly income. Add lines 2 through 1 column. Then add the total for Column A to the total for Column B.	\$ 1,000.00 T \$ S Total current monthly income
Par	Determine Whether the Means Test Applies to You	<u>u</u>
2.0	Calculate your current monthly income for the year. Follow these	·
	2a. Copy your total current monthly income from line 11	
	Multiply by 12 (the number of months in a year).	x 12
•	2b. The result is your annual income for this part of the form.	12b. \$ <u>12,000.00</u>
3. 0	Calculate the median family income that applies to you. Follow the	ese steps:
į	Fill in the state in which you live.	
,	Fill in the number of people in your household.	·
	Fill in the median family income for your state and size of household. Fo find a list of applicable median income amounts, go online using the instructions for this form. This first may also be available at the bankru	ne link specified in the separate
14. 1	How do the lines compare?	
	14a. Line 12b is less than or equal to line 13. On the top of page of Go to Part 3.	1, check box 1, There is no presumption of abuse.
	Line 12b is more than line 13. On the top of page 1, check be Go to Part 3 and fill out Form 122A-2.	ox 2, The presumption of abuse is determined by Form 122A-2.
Par	t 3: Sign Below	
	Go to Part 3. Line 12b is more than line 13. On the top of page 1, check be Go to Part 3 and fill out Form 122A-2. Sign Below	
	Date 09/07/2019 MM / DD / YYYY	Date MM / DD / YYYY
	If you checked line 14a, do NOT fill out or file Form 122A-	-2.
	If you checked line 14h, fill out Form 122A=2 and file it wit	th this form